

EXHIBIT H

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NEW YORK | WASHINGTON

January 11, 2008

BY ECF AND EMAIL

Robin M. Wilcox

Special Master

459 Columbus Avenue, #603

New York, NY 10024

Re: Visa Check/MasterMoney Antitrust Litigation, (CV-96-5238)(JG)(RLM)

Dear Ms. Wilcox:

By this letter, Lead Counsel respectfully renews its request for the appointment of an Independent Expert to advise the Court on the securitization of the Settlement Funds, consistent with the Court's August 29, 2006 Order approving the engagement agreements with the underwriters for the securitization.

In our view, this is an appropriate time for such an expert to be appointed. An expert appointed at this juncture would be in a position to assess the reasonableness of the transactions as they unfold rather than on the eve of the completion of the securitizations. As we said in our October 1, 2007 letter to the Special Master, we would like to provide our securitization proposal to you when the placement agents are in a position to begin marketing the Securitization Notes. The Independent Expert's recommendation should come at the same time. That way, both Lead Counsel's proposal and the Independent Expert's recommendation could be posted on the case web site at the same time and could be considered simultaneously by Class Members and the Court.

Such simultaneous consideration is critical here to minimize delay. In a standard marketing process, there is no lag between the pricing and the marketing of securitization notes. In our case, however, due to the need to seek the Court's approval, some delay is inevitable. Any delay, especially an extended one, may reduce the proceeds to the Class.

Therefore, we believe it would be best if an Independent Expert could complete his or her evaluation of the securitization proposal no later than at the time of the pricing so that the interval between pricing and the Court's decision is minimal. The Independent Expert will need to become familiar with the structuring, credit rating, marketing and pricing of the Securitization

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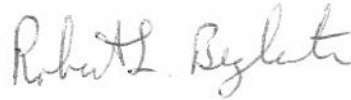
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Notes to provide a recommendation. This familiarity will take substantial time and, we respectfully submit, should begin soon.

For these reasons, Lead Counsel respectfully requests that an Independent Expert be appointed as soon as convenient.

Respectfully submitted,



Robert L. Begleiter

cc: The Honorable John Gleeson (by fax)
Joseph F. Tringali, Esq. (by fax)
Robert C. Mason, Esq. (by fax)
Stephen Bomse, Esq. (by fax)